
THE ECONOMIC MODEL OF FORGIVENESS

BY

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Abstract: It is sometimes claimed that forgiveness involves the cancellation of a moral debt. This way of speaking about forgiveness exploits an analogy between moral forgiveness and economic debt-cancellation. Call the view that moral forgiveness is like economic debt-cancellation the Economic Model of Forgiveness. In this article I articulate and motivate the model, defend it against some recent objections, and pose a new puzzle for this way of thinking about forgiveness.

1. Introduction

Sometimes we are responsible for wronging others.¹ When we are fortunate, they forgive us. But how are we to understand forgiveness? It is common to find the claim that when one wrongs another one incurs a moral debt to the victim, and that the victim's forgiving one that wrong involves forgiving or 'cancelling' a debt.² Talk of forgiving or cancelling moral debts has a long history, dating back to at least Aristotle, and running through Anselm.³ Among contemporary writers, Richard Swinburne has connected moral forgiveness to economic debt-cancellation, claiming that when one wrongs another, one is in 'somewhat like the legal situation of a debtor who owes money. The wrong needs righting. There is an obligation to do something like repaying' (1989, p. 74). P. Twambley has claimed that by 'offending you, a man, as it were, incurs a debt (hence we talk of owing recompense, reparation, and apology). You are within your right to resent his action. In forgiving him, you relinquish that right, you readjust your relationship to one of equality' (1976, p. 89). It is not just philosophers who have picked up on this way of talking about forgiveness. Some contemporary psychologists have also

described forgiveness using the language of debt-cancellation. For example, Julie Exline and Roy Baumeister write:

When one person harms or transgresses another, this action effectively creates an interpersonal debt. Forgiveness involves the cancellation of the debt by the person who has been hurt or wronged (2000, p. 133).⁴

Clearly, there is something about the analogy between moral forgiveness and economic debt-cancellation that many have found attractive and illuminating. But what motivates this analogy? What do these two practices really have in common? Call the view that moral forgiveness is like economic debt-cancellation (in a way to be explained) the Economic Model of Forgiveness (EMF). My aim in this article is to explore how this analogy might illuminate our theorizing about forgiveness and to that end I articulate and defend a way of thinking about the Economic Model. In Section 2, I explain how the EMF understands the moral forgiveness of debts. In Section 3, I explore the theoretical and practical advantages of the model, showing that the EMF is well positioned to explain what any good account of forgiveness must be able to explain. In Sections 4–6, I set out three recent objections to the EMF and I defend the model against them. In Section 7, I conclude by calling attention to a problematic feature of the EMF that still remains.

2. *The economic model of forgiveness*

The basic contention of the EMF is that we can better understand the practice of moral forgiveness by comparing it to the practice of economic debt-cancellation. To see how, consider the following two cases:

VASE: While at a dinner party at Sue's house, Ted accidentally trips, falls, and knocks over and smashes Sue's vase. Sue, realizing that Ted now owes her for the vase, tells him, 'You don't have to pay me for the vase, Ted, don't worry about it.'

DECEPTION: Julia deceives Otto, thereby causing him to fail to pick up his daughter at school. Otto realizes that Julia has wronged him but tells her, 'Julia, I forgive you for deceiving me.'

VASE is an instance of financial forgiveness and DECEPTION is an instance of moral forgiveness. The EMF holds that *these practices share a basic tripartite structure*. To see the structure, first consider that in VASE, Ted's knocking over of the vase is an event by which Ted incurs a financial debt to Sue.⁵ Second, this debt-incurring event results in Ted now being financially obligated to Sue in certain ways. He may be obligated to buy Sue a new vase just like it, or if the vase was rare, to write Sue a sizable check not only to cover the cost of the vase, but also to try to make up for

the fact that Sue is unable to replace it. Finally, for Sue to forgive Ted his financial debt to her, she might say to him, ‘You don’t have to pay me for the vase, Ted, don’t worry about it.’ In doing so, Sue would be giving up any right to demand payment from Ted in the future for the vase. Sue’s forgiveness may not relieve Ted of an all-things-considered obligation to pay back Sue. There might be, for example, a law requiring that when vases are broken, the vase’s owner be paid back by the vase-breaker. But insofar as *Sue* can make financial demands on Ted for breaking her vase, in financially forgiving him, she forgoes any right to see that Ted pays her.

DECEPTION, as an instance of moral forgiveness, also has a basic tripartite structure. First, there is the moral debt-incurring event of Julia deceiving Otto. Second, this debt-incurring event results in Julia now being morally obligated to Otto in certain ways. She may be obligated to give an account for what she did, apologize, make amends, or provide reparations. Finally, for Otto to forgive Julia her moral debts to him, he might say, ‘I forgive you Julia for deceiving me.’ Now, Otto’s forgiveness may not relieve Julia of an all-things-considered obligation to, say, apologize and make amends. There might be, for example, a *pro tanto* moral duty for wrongdoers to apologize to their victims. But insofar as *Otto* can make moral demands on Julia given that she deceived him, in morally forgiving her he forgoes any right to, say, ask for an apology or demand that she make reparations.

While various philosophers have noted the apparent similarity between economic and moral forgiveness (e.g. Twambley, 1976; Swinburne, 1989; Digeser, 2001; Radzik, 2008), little work has been done to explain with precision the manner in which the structures of these two practices are similar.⁶ But VASE and DECEPTION can help to bring into relief how the structure of moral forgiveness is like the structure of economic forgiveness. The practice of economic debt-cancellation has the following kind of structure:

- E1. The economic debt-incurring event (e.g. Ted’s vase-breaking).
- E2. The state of being economically obligated (e.g. Ted’s now being in economic debt to Sue).
- E3. The economic debt-forgiving event (e.g. Sue’s releasing Ted from an obligation to repay her, and Sue’s giving up her right to make economic demands, ask for repayment, etc.).

And the structure of moral forgiveness looks something like this:

- M1. The moral debt-incurring event (e.g. Julia’s deceiving Otto).
- M2. The state of being morally obligated (e.g. Julia’s now being in moral debt to Otto).

- M3. The moral debt-forgiving event (e.g. Otto's releasing Julia from an obligation to apologize and make reparations, and Otto's giving up his right to censure, make moral demands, ask for apologies, etc.).

According to the EMF, economic forgiveness (call it E-forgiveness) and moral forgiveness (call it M-forgiveness) share this *basic tripartite structure*.

A few clarifications about the EMF are in order. First, it is important to make a distinction between, on the one hand what can be called the *practice* of forgiveness, and on the other hand, the *product* of that practice, the debt-forgiving event, which can be called *forgiving*. E1-E3 and M1-M3 identify the basic structure of the *practice* of economic forgiveness and the *practice* of moral forgiveness, respectively. The term 'practice' refers to the set of attitudes and behaviors that are informed by a certain shared set of general concepts and norms. *Qua* practice, economic debt-cancellation and moral forgiveness each possess a set of attitudes and behaviors informed by a set of general concepts and norms. And each of these practices has as its product what can be called the forgiving event, that which completes or accomplishes the function of the practice itself, whatever that function may be (though of course the product could itself be a process⁷). It may be helpful to think of the product as the goal or *telos* of the practice as a whole. But that product does not exhaust the whole of the *practice* of forgiveness. This is because forgiveness, by its very nature, requires a certain kind of history. For example, it is part of the concept of forgiveness that it is a *response* – we always forgive (or are forgiven) *for* something.⁸ *Forgiving*, then, has a home in a larger constellation of behaviors and attitudes that constitute the practice of forgiveness.

Second, in order for the EMF to be illuminating, there need not be a one-to-one correspondence between *every* feature of moral forgiveness and *every* feature of economic forgiveness. To claim that moral and economic forgiveness share a basic structure is not to claim that every facet of one practice has a corollary in the other. This is important to keep in mind when it comes to addressing various proposed disanalogies between E-forgiveness and M-forgiveness that will be discussed in later sections. What the EMF claims is that these practices share a basic tripartite structure, and that (as I will argue below) understanding moral forgiveness in this way helps to illuminate certain features of this moral practice. That there will be disanalogies between these two practices is to be expected. After all, if there weren't *any* disanalogies they would be the same practice. So the issue is not whether there are disanalogies, but whether such disanalogies prevent the EMF from being illuminating and helpful when thinking about the nature and norms of moral forgiveness.

Third, the EMF possesses considerable theoretical plasticity. For while the EMF claims that there is a structural similarity between moral and economic forgiveness, the model itself is neutral regarding a host of questions about the nature and norms of moral forgiveness. For example, the model does not specify what kinds of conduct qualify as a moral debt-incurring event. This would be the work of a theory of moral responsibility, which would specify the kind of conduct that makes an agent a candidate for being forgiven. Second, the EMF is silent regarding the nature of the specific obligations a wrongdoer has to her victim at M2. This would be the work of a theory of our moral obligations to others, which would specify the ways in which a wrongdoer is obligated to those she wrongs. Third, the EMF does not provide a set of necessary and sufficient conditions for *forgiving* at M3. We might want to know what it takes to forgive – must one overcome resentment? Forswear revenge? Forbear punishment? Adopt good will? But to answer these questions would be the work for a full theory of the nature of forgiveness, which would specify the success conditions on forgiving. On these three issues then – the nature of debt-incurring conduct, the nature of a wrongdoer's obligations to the victim, and the success conditions on forgiving – the EMF is silent. This is not a bug of the EMF, it is a feature; while presenting a way of understanding the basic structure of moral forgiveness, the model can remain neutral with respect to a range of questions about the nature and norms of forgiveness.⁹

Finally, while the EMF possesses considerable plasticity, we should say *something* about what constitutes the forgiving of a moral debt. What is it that one *does* when one forgives a wrongdoer by forgiving her debt? Let me suggest two things that happen when one forgives a moral debt. First, consider what happens in the case of VASE wherein Ted incurs certain kinds of obligations to Sue by breaking her vase. In forgiving him his debt to her, she can release him from certain kinds of obligations to her. That is, she can release him from certain kinds of financial obligations to her that he incurred by breaking the vase. Switching to the case of moral debt forgiveness, then, one thing that a forgiver can do by forgiving a moral debt is to *release the wrongdoer from certain kinds of personal obligations*. Recently, Dana Nelkin (2013) has suggested that forgiveness is like cancelling a debt for this very reason: forgiveness can involve a release from a special kind of obligation that the wrongdoer has to her victim. On her view, what the wrongdoer owes the victim is something like apology, sincere remorse, or penance. By forgiving, Nelkin claims, the victim can release the wrongdoer from these special kinds of personal obligation. Note, however, that in forgiving, we need not claim that the victim releases the wrongdoer from any *all things considered* obligations (e.g. to offer restitution or to apologize). Norms of etiquette or the law, for example, might require the wrongdoer to offer restitution. But to the extent that the

wrongdoer has a *personal* obligation to the victim (one for which the victim could legitimately hold the wrongdoer accountable), the victim releases the wrongdoer from such an obligation by forgiving her.¹⁰

We can bring into relief the second thing that forgiving a moral debt can accomplish by again looking for guidance from VASE. In that case of economic forgiveness, Sue forgave Ted's economic debt to her, and in so doing, gave up certain rights, like the rights to demand payment or criticize him for non-payment. Switching to the case of moral debt forgiveness, then, we can see that one thing that a forgiver can do is to effect a *relinquishment of certain rights to blame*. In the moral debt-cancellation case, one gives up certain rights to treat or regard the wrongdoer in specific ways, namely those ways that would typically constitute manifestations of moral blame. As victims, putative forgivers typically inherit the right to blame the wrongdoer in various ways: by withdrawing friendly relations, censuring and denouncing, asking for apologies and restitution, etc. In forgiving a moral debt, forgivers can give up these rights to blame. Giving up these rights does not of course mean that the wrongdoer is no longer blameworthy (for those are facts over which the victim has no control), but it does mean that by forgiving the wrongdoer's moral debt, the victim is relinquishing certain of *rights of his* to blame her.

Delineating exactly which blaming-rights one relinquishes in forgiving is a tricky business. On the one hand, it seems clear that, after forgiving, the forgiver should no longer request apologies, demand restitution, or 'bring up' the past wrongdoing to make the wrongdoer feel bad about herself or to win an argument. On the other hand, it is plausible that the victim retains the right to protest the wrongdoing (in appropriate ways and in appropriate contexts) and the right to refuse to reconcile the relationship. Where the line is to be drawn will likely depend on many contextual features: the nature of the relationship, the seriousness of the wrong committed, and the sincerity of the wrongdoer's apology and change of heart, among other things. What is important, however, is that wherever the line is drawn, there *is* a line: some previously permissible modes of treating the wrongdoer become *prima facie* impermissible upon forgiving because one gives up certain kinds of rights to blame *qua* victim of the wrongdoing.

3. *Motivating the model*

Why think of moral forgiveness along the lines of economic debt cancellation? Here is one pressing consideration that, in my view, motivates some to think of moral forgiveness in this way. Any plausible theory of forgiveness should be able to explain why the norms of interaction between wrongdoer and victim are altered in paradigmatic cases of forgiveness. To bring this feature of forgiveness into relief, return to our case

of DECEPTION, in which Julia deceives Otto and causes him to be unable to pick up his daughter from school. Julia feels terrible that she acted selfishly and apologizes, asks for forgiveness and offers to pick up Otto's daughter for the next month. Let's assume Otto forgives her, and tells her so, by uttering 'I forgive you.' The next day, however, Otto approaches Julia with resentment, demands an apology for deceiving him, tells her what a shoddy thing she did, and announces that if she really had an ounce of dignity, she'd offer to give his daughter rides home from school for the next six months. It is, I think, obvious that Otto has done something *prima facie* morally impermissible here by regarding and treating Julia in these ways when he is to have forgiven her for deceiving him. This feature of Otto's and Julia's story generalizes: upon forgiving, some of what were previously permissible modes of regarding and treating the wrongdoer become *prima facie* impermissible for the victim.

And yet norms have been altered, not only with respect to the victim's treatment of the wrongdoer, but also in the other direction. Paradigmatic cases of forgiveness alter norms for the wrongdoer as well. To see this, notice that before Julia has been forgiven, she might have a *prima facie* obligation to apologize to Otto or to offer some kind of restitution. But once she has been forgiven, it is natural to think of Otto as releasing her from this personal obligation. It still may be, of course, permissible for Julia to apologize and make restitution, but it is natural to think of forgiveness as releasing Julia from certain kinds of obligations to Otto.

Taking these two observations together, we can say that any account of forgiveness must be able to explain what we may call the *Post-Forgiveness Fact*:

- (PFF) Paradigmatic cases of forgiving alter the norms of interaction for both the victim and the wrongdoer.

Notice that one cannot reject the PFF on the grounds that Otto's post-forgiveness attitudes and behaviors show that he did not forgive Julia in the first place. Perhaps that is true. But that would not address the matter at issue, which is that *were* Otto to have forgiven Julia, it would still be the case that certain post-forgiveness attitudes and behaviors are impermissible for him. This is clear from the fact that even if Otto had *not* engaged in those inappropriate post-forgiveness attitudes or behaviors, it would still be true that they would have been *prima facie* impermissible. In other words, the issue is not whether the presence of *prima facie* impermissible post-forgiveness attitudes and behaviors shows that someone has forgiven or not; rather, the issue is that certain post-forgiveness attitudes and behaviors are *prima facie* impermissible *in the first place*.

Standard theories of forgiveness claim that forgiveness is (roughly speaking) fundamentally a change in emotion that is accomplished by

eliminating or moderating or forswearing resentment or the retributive passions.¹¹ It is difficult to see how the standard theory of forgiveness *alone* explains the PFF. How could the fact that one has undergone a change in emotion *make it the case that* certain attitudes and behaviors for the victim are *prima facie* morally impermissible *vis-à-vis* the wrongdoer? *A fortiori*, how could the victim's overcoming of resentment alter the norms for *the wrongdoer*?

Suppose that Otto had overcome resentment toward Julia for what she did. The fact that Otto overcame resentment cannot, all by itself, explain why there are certain ways of treating or regarding Julia that are *prima facie* impermissible going forward. That he overcame resentment could perhaps explain why he is not motivated to treat or regard Julia in certain ways, or why it would not occur to him to do so. But how would relinquishing resentment explain why the PFF is true? Something more is needed. This is even clearer when we consider whether the victim's overcoming of resentment could alter the norms governing the wrongdoer's interactions with the victim. Whether a wrongdoer has a *prima facie* obligation to apologize or make restitution does not depend on the victim's emotional state.

That this is so has become increasingly recognized in the literature on forgiveness. It has been persuasively argued, for example, that one need not experience any resentment in the first place in order to forgive.¹² It has also been argued that forgiveness is even compatible with some level of continued resentment.¹³ But if these claims are true, then the emotional changes that contingently occur when one forgives cannot explain how the norms get altered. The norms can get altered with or without an overcoming of resentment. If Otto can forgive Julia without overcoming resentment (perhaps because he never had any in the first place), then the story as to how the norms get altered does not depend on his overcoming of resentment. Some further explanation is needed.

Perhaps, then, Otto's *representing* himself to Julia as, say, having overcome resentment thereby makes certain attitudes and behaviors *prima facie* impermissible. It is not simply that one overcomes resentment, but that one also *reveals* that one has overcome resentment that does the trick. But here again, I cannot see how the revelation that one has overcome resentment could explain why the PFF is true. How could the revelation *as such* make certain behaviors or attitudes inappropriate?¹⁴ Compare resentment with other attitudes that one might relinquish in non-forgiveness contexts: sadness, disappointment, joy, boredom, excitement, or jealousy. Were one to give up any of these other attitudes, this would not alter the moral permissibility of certain ways of regarding or treating others. Nor would *the revelation* of the relinquishment of these attitudes to others alter the moral permissibility of certain ways of regarding or treating others. Nor would either of these things release others from certain kinds of

personal obligations to an agent. Were Otto to tell Julia that he had stopped being sad and mad, and starting being glad, this revelation as such would not have changed the ways that it is permissible for him to treat or regard her. So why would it be different when it came to whatever attitudes it is that he adopted or relinquished in forgiving her? Simply *revealing* that one has taken up or relinquished an attitude cannot explain the PFF. Again, something more is needed.

The EMF, however, can explain the PFF. The strategy here is fairly straightforward. Consider the analogy between economic debt forgiveness and moral debt forgiveness. Were a credit agency to declare someone's financial debt forgiven, the agency would be *making it so*, thereby making it *prima facie* impermissible for the agency to treat such a person in ways that *were* previously permissible (e.g. garnishing wages, repossessing a house, lowering a credit rating). Similarly, if moral forgiveness involves forgiving a moral debt, then regarding or treating the wrongdoer in certain ways post-forgiveness can be *prima facie* impermissible. Why? Consider, for example, how a *release from personal obligations* can help to explain the PFF. Such a release would make it *prima facie* impermissible for the forgiver to treat the wrongdoer in certain ways going forward. If the forgiver were to demand an apology or penance, she would be rightly criticizable for doing so, given that in forgiving, she released the wrongdoer from his obligations to do so. Or consider how a *relinquishment of rights* can help to explain the PFF. Were a forgiver to give up certain rights – say the rights to engage in various forms of blame, such as censure and reprimand – then the forgiver would be doing something *prima facie* impermissible by engaging in such activities. The EMF, therefore, has the resources to explain the PFF, resources that standard theories of forgiveness, on their own, do not possess. It tells us that forgivers, like debt-cancellers, have *normative powers*. In paradigmatic cases of forgiving, we alter the norms of interaction between victim and wrongdoer.

The EMF counsels us to think about forgiveness in a certain kind of way, and we have just explored one reason for doing so. Yet not all have been persuaded that the EMF is an illuminating way to think about forgiveness. Some have claimed that there are deep disanalogies between the practices of economic and moral forgiveness, disanalogies so problematic that they provide sufficient reason to reject the EMF altogether. Articulating these objections and responding to them can help us to further elucidate the EMF and we will do so in the next sections. Before doing so, however, we should keep in mind that there *will* be disanalogies between moral forgiveness and economic debt-cancellation. This cannot be helped if for no other reason than the fact that we are comparing two *different types* of practices. So the question is not whether there will be disanalogies of one sort or another. The question is whether the disanalogies give us good reason to think that the EMF is not illuminating

the practice of moral forgiveness in the ways I have suggested. What I have tried to show is that these two practices share a basic structure and that attending to this structure helps us to better understand moral forgiveness. A disanalogy is therefore only problematic insofar as it shows that the EMF does not help us to better understand forgiveness in the ways I have suggested, and we should keep this in mind as we discuss these proposed objections to the EMF. So while I will argue that these proposed objections to the EMF fail to evince disanalogies in the first place, even if I am wrong about that, this does not settle the matter: models are helpful when they serve a worthy purpose.

4. *The debt disanalogy objection*

Charles Griswold has recently argued that moral debts are unlike economic debts, and so E1 and M1 are not as similar as they might appear. Call this the Debt Disanalogy Objection:

When X wrongs Y, she does not borrow and is not loaned something. She forcibly *takes* something from Y without her consent. By contrast, the taking on of a debt is consented to by the lender, who is (as she thinks) benefited thereby (2007, p. 61).

Griswold is operating here with a narrow conception of both moral debts and economic debts. The narrow conception of economic debts assumes that such debts are only taken by consent by the lender, like when a bank gives a home-buyer a loan. But there is a broader conception of economic debts that includes cases in which one incurs a debt by accident (recall Ted's vase-smashing fall). Griswold's conception of moral debts is narrow as well, for he appears to hold the view that one cannot be wronged if one gives one's consent. But there is a wider conception of moral wrongs according to which one may be wronged even with consent. A contented slave might consent to her enslavement, but many would judge that the enslavement is still a wrong. Or consider the case of the battered spouse who stays in a relationship because she feels she deserves the beatings, or the adolescent who consents to a sexual relationship with a teacher.¹⁵ On this broader conception of wrongs, one can be wronged even by consent. So Griswold is correct that on a narrow conception of both moral and economic debts, there is a disanalogy between E1 and M1. But on a broader conception of such debts, the differences to which Griswold points disappear: one can incur moral and economic debts either by consent or by force.

Perhaps, however, Griswold is thinking that while there is always something wrong (or bad) about being in moral debt to someone, this is not true about economic debts. Some financial debts are incurred by *agreement*

between both parties. So there is a disanalogy between moral debts and financial debts after all. This is correct so far as it goes. But the defender of the EMF can simply point out that she is trying to draw an analogy between moral debts and *certain* kinds of economic debts. So perhaps she can just zero in on those economic debts that create unwelcomed financial burdens not brought on by that agent's own plans or projects (or something of the sort). Notice, however, that an unwelcome financial burden is not the same as a moral debt. Suppose that Jim is paying Jill to paint his dining room, and Jill accidentally, but not negligently, spills a can of paint all over Jim's new carpet. Here, Jill has incurred a financial debt to Jim (not by consent, but by accident) and she therefore has financial obligations to him. This does not mean, however, that she is morally blameworthy and a candidate for moral forgiveness. It is difficult to see what Jill has done such that she would be morally blameworthy for it. And it would be odd for Jim to claim to morally forgive her. And yet, Jim is in the position of being owed a debt that constitutes a financial burden for him not brought on by his own projects and plans.

Is this response *ad hoc*? In a way, every model is *ad hoc* for the simple reason that the model-builder is seeking only to illuminate certain features of a target phenomenon (in this case, moral forgiveness) by way of the model. (It is not a strike against the usefulness of a model airplane, for example, that it does not account for every mechanical feature of a 747.) And so the defender of the EMF is within her rights to point to certain kinds of economic debts and then go on to claim that moral debts are like *those*. Perhaps, however, this sort of response signals a retreat by the defender of the EMF: moral forgiveness is not like economic debt-cancellation as such, just certain instances of it. This might be perceived to be a less interesting result. Perhaps this is so. But at the end of the day, the test is whether the model is illuminating and helpful; if moral forgiveness can be illuminated by looking at certain cases of economic debt forgiveness, what is the complaint?

5. *The unilaterality objection*

Charles Griswold has raised a second objection to what I have here called the EMF. He writes:

[I]ndebtedness can in principle be dismissed unilaterally by the person to whom the debt is owed [. . .] And if to injure were to incur a debt, the 'guilty' party could unilaterally wipe the slate clean by repaying the debt. No commitment to change, to truth telling, or even to taking responsibility would be required. Debt repaid, the attitude and sentiments of the 'lender' – in this analogy, the victim – are irrelevant to the completion of the moral exchange. But none of this is true of forgiveness (2007, p. 61).

Griswold's complaint is that if M-forgiveness is analogous to E-forgiveness then just like it is possible for either party to eliminate an economic debt unilaterally, then it should be possible for either the wrongdoer *or* the victim to eliminate the wrongdoer's moral debt to the victim unilaterally. But this is *not* true of moral forgiveness says Griswold: one cannot effect one's own forgiveness, nor can a victim forgive a wrongdoer if the wrongdoer has done *nothing* to make amends.

By way of reply, first consider Griswold's skepticism about unilateral M-forgiveness accomplished by the *victim*. Here we must be clear about the nature of Griswold's objection. Is the worry that one cannot unilaterally M-forgive *as such*, or that one cannot *appropriately* unilaterally M-forgive? If he intends the former, then Griswold is claiming that there is something about the *concept* of forgiveness that prohibits unilateral forgiveness. This is suspect for it would bar the possibility of forgiveness in two kinds of cases. First, this would make it impossible to forgive someone for a peccadillo even before they see what they have done and offer an apology. Second, this would make it impossible to forgive someone who has wronged you but (as it turns out) you will never see or speak to again. Are not these both plausible situations in which one is at least in a position to forgive (saying nothing about whether it would be appropriate)? If so, then it is not a *conceptual* truth that forgiveness cannot be accomplished unilaterally.

Perhaps Griswold has in mind only a weaker claim, not one about the conceptual possibility of unilateral M-forgiveness, but a claim about its appropriateness. If this is the objection, the putative disanalogy rests on the alleged fact that unilateral M-forgiveness *can be inappropriate*, while unilateral E-forgiveness *cannot be inappropriate*. But even if unilateral M-forgiveness can be at times inappropriate, why not think that E-forgiveness might also be at times inappropriate? Might it not be financially irresponsible to forgive some financial debts (say, if the only way to pay off your own debts was for others to pay you theirs)? If so, then there is no obvious disanalogy. Furthermore, we should resist the temptation to think that the norms of M-forgiveness must be the same as the norms of E-forgiveness. The norms of these two practices need not be identical for an analogy between them to be illuminating.

What about unilateral M-forgiveness putatively accomplished by the *offender*? Does the EMF permit one to effect one's own forgiveness? Here it is important to distinguish between *paying off* a debt and having a debt *forgiven*. Even supposing one could pay off one's moral debts (say, by discharging all of one's obligations to the victim), this would not mean that one has been *forgiven*.¹⁶ To be forgiven requires something on the part of the victim – namely that *she* release the wrongdoer from certain personal obligations and that *she* relinquish certain rights to treat and regard the wrongdoer in ways typically constitutive of moral blame. But one

cannot *force* one's victim to release one from obligations or to give up rights. This distinction also heads off another possible objection: that because financial debts can be paid off by a third-party, the EMF mistakenly permits third parties to effect moral forgiveness. But this again trades on a confusion between having one's debt paid off and having one's debt forgiven. While it may be true that Jack can pay off Alan's financial debts to Betty (although Betty may require that Alan and Alan alone pay off his debt and may well be within her rights to do so), what Jack cannot do is make it the case that Alan is forgiven his debts to Betty. *Only Betty* is in a position to do this. The general point, then, is that the EMF can deny that the fulfillment of the wrongdoer's obligations to her victim is sufficient for being forgiven. In principle, one can discharge one's moral obligations to one's victim without effecting one's own moral forgiveness. The same holds true in the case of economic forgiveness, where debt-payment and debt-forgiveness are distinct concepts and practices. A bank may forgive my debt without me ever paying them a dime, and I may pay my entire debt to the bank without them ever deciding to forgive my debt.¹⁷

What, then, of Griswold's claim that the EMF does not account for the importance of the victim's attitudes and sentiments? Does the EMF suggest a conception of forgiveness that makes it 'cold,' stripping it of the obvious role that anger and resentment play in many cases of forgiveness? As noted above, the EMF is not committed to any particular view of what exactly it means to forgive a moral debt, and so one could hold to the EMF and still claim that forgiving often does involve overcoming feelings of resentment or vengeance towards the wrongdoer. Therefore, there is no reason why, in principle, the EMF cannot accommodate the important role that the emotions play in our moral responsibility practices.¹⁸

6. *The elimination objection*

Paul Hughes has objected to the EMF on the grounds that if M-forgiveness is analogous to E-forgiveness, then M-forgiving would accomplish *too much*:

Forgiving and absolving a debt are importantly disanalogous, for when creditors forgive debts their doing so *eliminates the debt*. Forgiving, however, does *not* eradicate the wrong that has been done, as is presupposed by the fact that forgiveness is compatible with punishment. A parent may forgive a child some wrongdoing and yet, consistently with forgiving, insist on punishing the child, perhaps for the child's own good, or even because s/he deserves it (1993, p. 337).

When one forgives a financial debt, the debt ceases to exist. But if M-forgiveness somehow eradicated the wrong, then it would make no sense

to punish someone for a past action if they had been forgiven for it. How could one be punished for a wrong that had been eliminated? One response to this objection is just to reject Hughes's implicit assumption that punishment is consistent with forgiveness (see e.g. Zaibert, 2009; Swinburne, 1989, p. 87 fn. 8). However, as I have argued elsewhere (Warmke, 2011, 2013), it is plausible to think that punishment is sometimes consistent with forgiveness, and so I think this reply will not do the trick. Hughes is simply correct that a parent may both forgive and punish her child.

A better reply to Hughes rests on distinguishing moral guilt from moral debts. Moral debts between persons may be eliminated by moral debt-forgiveness, just like in the economic case. But eliminating a moral debt does not eliminate one's guilt. That one is guilty for committing a wrong is, as it were, simply a matter of fact about one's moral ledger (see Zimmerman, 1988, pp. 28–39). There is a 'black mark' as it were, in one's objective moral account. Forgiveness does not change the fact that one did something for which one is guilty and is liable to punishment by the appropriate moral, civil or even divine authorities. Justice may still require or permit punishment even if one has been forgiven by one's victim (Griswold, 2007, pp. 32–33).

And here, too, there are parallels between economic debt-cancellation and moral forgiveness. If I cancel your financial debt to me, this does not eliminate the fact that you were in debt. Others could legitimately judge that you are the person who incurred that debt and that it would be appropriate for them to treat you as someone who had incurred that debt to me. But these facts are consistent with another fact: that your financial debt was forgiven you by me. Similarly, in the case of moral debts, even if I forgive your wrongdoing it would be legitimate for others to judge that you are the person who wronged me and it would be appropriate for them to treat you as someone who had wronged me. But these facts are again consistent with another fact: that your moral debt was forgiven you. By distinguishing moral debts from moral guilt, we can preserve the highly plausible claim that there is a black mark in your moral ledger (which could serve as a grounds for punishment) even if you have been forgiven that interpersonal debt by the victim of your wrongdoing.

7. *A final puzzle for the EMF: the retraction objection*

Thus far, I have argued that the extant objections to what I have called the EMF fail to hit their target. In closing, however, I raise a remaining puzzle for the EMF. By imbuing forgivers with normative powers (i.e. the powers to alter the norms between victim and wrongdoer), the EMF conceives of forgiveness along the lines of pardoning and debt-cancelling, for in these cases, pardoners and debt-cancellers possess the powers to give up certain

rights and to release others from certain obligations. Conceiving of forgiveness this way, however, apparently foists upon forgiveness a puzzling feature: that if forgiveness *declares* a wrongdoer forgiven, then the wrongdoer is forgiven regardless of how the victim treats or regards the wrongdoer in the future. This appears to be a consequence if we take moral forgiveness to be like economic debt-cancellation. If you forgive my financial debt to you, my debt is forgiven, and that's the end of the story. You can't come back the next day and change your mind. But is this how forgiveness works? Can't one retract one's forgiveness? Call this the Retraction Objection. Here, I think the defender of the EMF has three options. I'll briefly outline them and leave the matter unsettled for now.

To take Option 1 is for the defender of the EMF to bite the bullet and say that whenever there is a paradigmatic manifestation of forgiveness (i.e. a sincere utterance of something like 'I forgive you'), then the norms have changed and that is all there is to it. Forgivers cannot retract their forgiveness. If victims who have forgiven go on to treat or regard the wrongdoer in ways unbecoming of forgiveness, it simply means that they are erring in doing so.

Option 2 allows that forgiveness may be retracted for virtually any kind of reason. If a forgiver simply realizes that she forgave before she was ready, or that she wanted to keep blaming the wrongdoer to make a point, or that she finds the prospect of exacting revenge too attractive after all, forgivers may retract their forgiveness. Such a turnabout would undo their forgiveness. On this option, however, the defender owes us an explanation of what is left of the EMF if we allow that forgiveness may be so easily undone. After all, this is not how economic debt-cancellation works. If you forgive my financial debt, it is implausible to think that you could retract your debt-cancellation for virtually any reason whatsoever. Perhaps the defender of the EMF can reply by noting that the norms of moral forgiveness need not mirror the norms of economic debt-cancellation, but even so, we would need an explanation of what work the EMF is really doing on such an understanding of forgiveness.

Finally, to take Option 3 is for the defender of the EMF to allow that in *some cases* victims may take back their forgiveness; there are *some reasons* that make it possible to retract one's forgiveness. Here, the defender of the EMF can point to the norms that govern our practices of financial debt-cancellation for support, for even in those cases, we sometimes allow for debt-cancellers to go back on their debt-cancellation. For example, you might have forgiven me a \$100 debt because you believed that my family would suffer greatly if I paid you this debt. Suppose a week later you discover that my family was not really in such dire straits. Your debt-cancellation was premised on a false belief. This might give you sufficient grounds to go back on your cancellation of my debt. In the same way, moral forgiveness may be retracted if a forgiver possessed, for example,

false beliefs about the sincerity of the wrongdoer's remorse. Not all reasons would make it possible to retract one's forgiveness, however, and so the defender of the EMF who takes this option would need to tell us what kinds of reasons make retracting forgiveness possible and which do not. I will simply suggest three promising candidates for reasons that would enable a victim to retract her forgiveness: (1) the forgiver did not have adequate information about, for example, the nature of the wrong or the sincerity of the wrongdoer's apology and change of heart; (2) the wrongdoer commits the same kind of wrong again (or perhaps a worse wrong), and does so in a way that leads the victim to reconsider the meaning of the past wrong in the context of the relationship (e.g. 'I forgave her thinking it was just an isolated incident, but after what she has done now, I can see that it was not'); and (3) the victim comes to realize that forgiving and not blaming the wrongdoer would come only at exorbitant moral (or perhaps non-moral) costs.

Whatever we say about the Retraction Objection, we should keep in mind what it is about such an account of forgiveness that gives rise to the objection in the first place. We need an account that is able to explain how forgiving can alter *both* sets of norms picked out by the PFF. This is, I think, something that the EMF gets right. And once we start telling a story about what kinds of situations that make it possible to retract one's forgiveness, perhaps this feature of forgiveness looks less puzzling after all. Furthermore, we *do* want our account of the paradigmatic forms of forgiveness to avoid the implication that a forgiver can simply retract her forgiveness willy-nilly: we want an account of forgiveness with some bite. When I tell someone 'I forgive you' I had better mean it, and I had better plan on treating her in ways characteristic of forgiveness. If not, I open myself up to criticism. This is, I think, as it should be.

8. Conclusion

The goals of this article were fourfold. In Section 2, I explained how one might understand a common way of speaking of moral forgiveness that likens it to forgiving a financial debt. There, I argued that one way to understand this way of talking about forgiveness is to see moral forgiveness and economic forgiveness as *sharing a basic tripartite structure*. In Section 3, I entertained the question as to what would motivate one to think of forgiveness in this way. I argued that the EMF is well positioned to explain why forgiveness alters the norms of interaction between victim and wrongdoer: forgivers, like debt-cancellers, possess normative powers. Forgivers can relinquish certain kinds of rights to blame and release wrongdoers from certain kinds of personal obligations. I argued that this is something that cannot be explained by standard theories of forgiveness,

which construe forgiving as the overcoming of resentment. In Sections 4–6, I addressed three objections to the plausibility of the EMF and argued that none undermines the EMF entirely. Finally, in Section 7, I concluded that a problematic feature of forgiveness still remains: the EMF appears to commit one to the view that ‘once forgiven, always forgiven,’ no matter how victims treat or regard wrongdoers after a moral debt has been forgiven. Once we tell a fuller story about the situations in which forgivers can retract their forgiveness, however, I suggested that this feature of the EMF will look less troublesome.¹⁹

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NOTES

¹ The terms ‘wrong’, ‘wronging’, and ‘wrongdoing’ will be used to denote conduct that makes one a candidate for being forgiven. The use of this terminology is not meant to imply that one can only be forgiven for conduct that is morally wrong (as opposed to conduct that is morally bad or vicious). And while this article focuses on forgiveness for conduct (one’s actions or omissions, or the consequences of one’s actions or omissions), I acknowledge and set aside for present purposes the possibility that one can be forgiven for one’s character. On this matter, see Bell, 2008.

² For ease of expression, the term ‘victim’ will be used to refer to the agent who has been done wrong (in the sense noted above) and who is in a position to forgive, and the term ‘wrongdoer’ will be used to refer to the person who has done something for which she may be forgiven. Nothing further should be inferred from the use of these terms.

³ Aristotle likens vicious treatments of others to debts in *Nicomachean Ethics* (Aristotle, 2002, VIII.14). A key role in Anselm’s so-called satisfaction theology is played by the debt we incur to God due to sin (Radzik, 2008, p. 28).

⁴ Exline and Baumeister go on to make the further claim that ‘[b]y definition, forgiveness, involves the cancellation of a debt’ (2000, p. 143, emphasis added).

⁵ One might worry that Ted is not financially liable for breaking the vase because it was an accident. While it is true that Ted may not be *morally* responsible and blameworthy for breaking the vase, this does not mean that he is not financially on the hook for breaking the vase. We are often financially responsible for accidents. If we weren’t, the ‘You break it, you buy it’ policy that many retail stores have would make little sense.

⁶ Swinburne’s discussion of the EMF comes the closest to explaining the specific manner in which moral forgiveness is like economic forgiveness (1989, pp. 74–88). There, he claims that when one wrongs another, one is in ‘somewhat like the legal situation of a debtor who owes money. The wrong needs righting. There is an obligation to do something like repaying’ (p. 74). He continues: ‘Insofar as guilt is analogous to a debt, it can be removed by either the action of the wrongdoer (in some way) paying it off, or by the action of the victim (in some way) taking compensation’ (p. 81). But this gives the impression that for Swinburne, moral forgiveness is a matter of *receiving* payment from the wrongdoer and not forgiving or cancelling the debt altogether. Indeed, he appears to say as much: ‘Your acceptance of my reparation, penance, and, above all, apology, is forgiving’ (p. 85). I deny (as will be discussed below) that guilt is analogous to debt: while one can change that fact that one is in moral debt, one cannot change the fact that one is guilty.

⁷ For example, suppose that to forgive is to engage in the process of overcoming resentment. In such a case, the product of the practice of forgiveness would be the process of overcoming resentment.

⁸ Kolnai (1973-4, p. 92) claims that in order to forgive, the forgiver must presuppose that 'moral injury' has occurred. Griswold (2007, p. 7) states that a precondition on forgiveness is that the forgiver assumes that an agent has done wrong and is morally responsible for it. Smith (2007, p. 475) requires that the forgiver has previously taken 'the person to be culpable.'

⁹ Compare, for example, the so-called Garden of Forking Paths Model of free will (van Inwagen, 2002, ch. 12). According to such a model, free action is understood as requiring alternative possibilities, just like a garden of forking paths has alternative routes through the garden, each of which is open for one to take. But to understand free will in that way is not to commit to, for example, any particular view about the metaphysics free action. Or consider McKenna's recent claim that our moral responsibility practices and attitudes can be understood along the lines of an unfolding conversation between two competent speakers of a language (2012). One could agree with this and be neutral about a whole host of factors, such as the nature of blame or praise, or as McKenna himself notes, whether indeterminism is required for free will and responsibility (p. 2). A model can be illuminating even if it is neutral with respect to many important, closely related questions.

¹⁰ This 'release from personal obligations' also helps to capture, I think, an important aspect of the *phenomenology* of being forgiven. When one is forgiven, one typically feels a kind of relief. One source of such relief may come, of course, from the knowledge that the victim has given up certain modes of treating or regarding you. It is nice to know that one will no longer be blamed. But another source of relief comes from the knowledge that one no longer is required to treat the victim *as one whom you have wronged*. One can feel guilty about what one has done and rightly recognize the harm one has caused, and yet still appropriately feel burdened by the fact that one is now, as it were, indebted to one's victim. To my mind, one natural way of explaining why, after being forgiven, one feels the burden of indebtedness lifted is because the forgiver has, to use Nelkin's language, released the wrongdoer from certain personal obligations.

¹¹ It is a testament to this view's popularity among philosophers that John Kekes (2009, p. 490), Linda Radzik (2008, p. 117), and Leo Zaibert (2009, p. 388) have all recently labeled it as the 'standard view.' Statements of the standard view of forgiveness, according to which forgiving is understood fundamentally a change in emotion (most notably resentment), are legion. A small sampling includes: Jeffrie Murphy: 'Forgiveness may be viewed as the principled overcoming of feelings of resentment that are naturally (and perhaps properly) directed toward a person who has done one a moral injury' (2001, p. 561). Norvin Richards: '[T]o forgive someone for having wronged one is to abandon all negative feelings based on the episode in question' (1988, p. 79). Stephen Darwall: 'To forgive is, roughly, to forbear or withdraw resentment' (2006, p. 72).

¹² See, for example, Neblett, 1974, p. 270; Swinburne, 1989, p. 87; Digeser, 2001, p. 26; Garrard and McNaughton, 2003, p. 45; Bash, 2007, pp. 161-2; Warmke and McKenna, 2013; Nelkin, 2013; Pereboom, 2014.

¹³ See Garcia (2011), for example, who argues (correctly in my view) that this is actually Bishop Butler's view, contrary to popular opinion.

¹⁴ One might be tempted to reply that in saying 'I forgive you' we raise expectations as to how we will treat others and that we should act in accordance with those expectations. But notice that even if the victim raised expectations that she would treat and regard the wrongdoer in certain ways by saying 'I forgive you,' this would not mean that failing to do so would be *prima facie* impermissible. We often raise expectations (either intentionally or not) that we will conduct ourselves in certain ways. In order to deter harassment, I might walk into a biker

bar and act as if I am prone to violence, thereby raising the expectation that if others harass me I will respond with violence. But were I to be harassed, it would not be *prima facie* morally impermissible for me to forgo violence. It might also be thought that in forgiving one *commits* to treat the wrongdoer in certain ways going forward, and that this can account for both sets of norm-alterations picked out by the PFF. However, I cannot see what would be the normative or logical connection between, on the one hand, the commissive force of forgiving, and on the other, the wrongdoer's release from obligations to, say, apologize or offer restitution.

¹⁵ If you are still unconvinced, suppose that divine command theory is true and that God has forbidden premarital sex. Suppose that even though they know it is wrong, some people still consent to having premarital sex. Even if this supposition is false, it doesn't admit of a conceptual mistake or confusion. It is therefore possible to consent to wrongdoing. Michael Bukoski suggested this way of putting the point. For more on these acts of servility, see Hill, 1973.

¹⁶ Mark Timmons has suggested to me that the obligations that the wrongdoer has to her victim might be Kantian imperfect duties that can never be fully discharged. Therefore, they cannot be 'paid off' like financial debts can. Perhaps this is so for some wrongdoings that are so heinous that it is hard to see how the wrongdoer could ever begin to make it up to the victim. (Then again, there are also financial debts that one could acquire that are too large to be paid off in one's lifetime and there are debts that can be incurred by, say, knocking over one-of-a-kind vases that cannot be replaced by payment of *any* size.) But for many more pedestrian wrongs, there comes a point where the wrongdoer has just done all she can by pressing an apology, increasing reparations, and showing a change of heart and so rightfully decides it is best to just move on. At some point and in some cases, the wrongdoer discharges her obligations to her victim. This seems to be Swinburne's view (1989, pp. 87–88).

¹⁷ It is important to point out here that receiving a payment for a debt is *not* the same as forgiving a debt. A payment may be received without anyone ever knowing it (it could simply be deposited into a bank account). But a debt cannot be *forgiven* unless the forgiver knows that this is what one is doing.

¹⁸ Although we cannot go into detail here, Pettigrove has raised a related worry about what he calls the 'debt-cancelling' model of forgiveness (2007, p. 158). His concern is that on such a model, it is unnecessary for the victim to 'understand' the wrongdoer, for one can simply cancel the debt and be done with it. Yet according to Pettigrove, understanding (as distinguished from excusing, justifying, and condoning) is an important aspect of forgiving. This is an interesting point, but it assumes too much about the model. As noted above, the EMF can be neutral with respect to the specifics of what can constitute cases of forgiving (just like a Garden-Path Model of free will can be neutral about the specifics of the metaphysics of indeterministic free action). There seems to be no reason to deny the fact that understanding the wrongdoer could play a role in a theory of forgiving that fits nicely with the EMF.

¹⁹ I am grateful to Uriah Kriegel, Keith Lehrer, Michael McKenna, Dana Nelkin, Connie Rosati, Carolina Sartorio, David Schmitz, Dan Shahar, Mark Timmons, and Craig Warmke for offering written comments on previous incarnations of this paper. I am also indebted to a generous and insightful audience at the 2013 Pacific Division Meeting of the American Philosophical Association, and especially to my commentator, Brook Sadler, for helping me to see new things about forgiveness.

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